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UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
SANTA ANA DIVISION

In re

SUSAN JO WHITE,

Debtor.

Case No. 8:22-bk-10652-SC

Chapter 7

**APPLICATION FOR APPROVAL OF
STIPULATION AND STIPULATION TO
DISMISS CASE PURSUANT TO 11 U.S.C.
§ 707(b)(2) WITH A 180-DAY BAR TO
RE-FILE PURSUANT TO 11 U.S.C. §§
105(a) AND 349(a)**

[No Hearing Required]

The United States Trustee (the "U.S. Trustee"), by his undersigned counsel, and
Susan Jo White (the "Debtor"), by her undersigned counsel, (collectively, the "Parties"), do
hereby stipulate and agree as follows.

Recitals

This stipulation is entered into with reference to the following facts:

A. On April 18, 2022, the Debtor filed a petition for chapter 7 bankruptcy relief
in the United States Bankruptcy Court for the Central District of California, assigned case
number 8:22-bk-10652-SC.

1 B. On June 20, 2022, the Debtor filed her Amended Schedule E/F. On her Amended
2 Schedule E/F, the Debtor listed \$770,929 in unsecured debts.

3 C. On June 20, 2022, the Debtor filed her Amended Schedule I. On her Amended
4 Schedule I, the Debtor stated that she has been employed in outside sales for Riverbed
5 Technology, Inc. for four years earning monthly gross wages of \$15,568.

6 D. On June 28, 2022, the Debtor filed her Amended Official Form 122A-2 ("Means
7 Test Form"). On her Amended Means Test Form, the Debtor listed her Adjusted Current
8 Monthly Income as \$16,521 and her Deductions as \$19,681.

9 E. Beginning on May 17, 2022, the U.S. Trustee communicated with Debtor's
10 counsel requesting that the Debtor provide information and documents about her income,
11 expenses, and paycheck deductions. In response, the Debtor provided some of the requested
12 documents. The U.S. Trustee continued to work with counsel to obtain the documents, including
13 documents responsive to the U.S. Trustee's subsequent requests.

14 F. Beginning on June 23, 2022, the U.S. Trustee made his first appearance at the
15 Debtor's 341(a) meeting of creditors. The U.S. Trustee asked the Debtor questions regarding her
16 income, expenses, paycheck deductions, and financial contributions from third parties for her
17 benefit. The Chapter 7 Trustee continued the § 341(a) meeting of creditors to July 5, July 25,
18 August 8, August 29, and September 12, 2022, for the Debtor to produce additional documents
19 and file amendments to her Schedules, Statement of Financial Affairs, and Means Test Form.
20 The U.S. Trustee's most recent request to the Debtor for additional documents and additional
21 amendments to her Means Test Form was on September 1, 2022 and was based upon documents
22 the Debtor produced on or about August 29, 2022.

23 G. Based on the information obtained by the U.S. Trustee, the Debtor's Amended
24 Means Test Form includes deductions to which the Debtor is not entitled and does not disclose
25 all sources of income. Based on the U.S. Trustee's analysis, the Debtor's case is presumptively
26 abusive, and the Debtor cannot rebut the presumption.

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1 H. On September 6, 2022, the Debtor informed the U.S. Trustee that she wished to
2 enter into an agreement for a dismissal of her case under § 707(b)(2). Because the Debtor's case
3 was the second instance of filing a bankruptcy petition within a one-year period, the U.S. Trustee
4 requested that the Debtor agree to be barred from re-filing any case under the bankruptcy code
5 for a period of 180 days. The Debtor further agreed to be barred from re-filing any case under
6 the bankruptcy code for a period of 180 days.

7 I. Based on the foregoing, the U.S. Trustee and the Debtor agree that dismissal of
8 the Debtor's bankruptcy case is appropriate under § 707(b)(2).

9 J. The Parties are entering into this stipulation freely and voluntarily.

10 K. Therefore, the Parties respectfully request that this stipulation be approved, and
11 accompanying Order be entered.

12 Stipulation

13 The U.S. Trustee and Debtor hereby agree that this chapter 7 case be dismissed pursuant
14 to 11 U.S.C. § 707(b)(2).

15 The U.S. Trustee and Debtor further agree that the Debtor be barred from being a debtor
16 under any chapter of the Bankruptcy Code for a period of 180 days pursuant to 11 U.S.C. §§
17 105(a) and 349(a).

18
19 IT IS SO STIPULATED.

20
21 Dated: 9/8/2022

By: 

Anerio Altman, Attorney for Susan Jo
White

22
23
24 Dated: September 7, 2022

United States Trustee

By:  /s/ Kristin T. Mihelic

Kristin T. Mihelic
Trial Attorney

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:
OFFICE OF THE U.S. TRUSTEE, 411 W. 4TH STREET, #7160, SANTA ANA, CA 92701

A true and correct copy of the foregoing document described as APPLICATION FOR APPROVAL OF
STIPULATION AND STIPULATION TO DISMISS CASE PURSUANT TO 11 U.S.C. §707(b)(2) WITH A 180
DAY BAR TO RE-FILING PURSUANT TO 11 U.S.C. §§105(a) and 349(a)

will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-
2(d); and **(b)** in the manner indicated below:

I. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (“NEF”) – Pursuant to
controlling General Order(s) and Local Bankruptcy Rule(s) (“LBR”), the foregoing document will be served by the
court via NEF and hyperlink to the document. On **September 9, 2022**, I checked the CM/ECF docket for this
bankruptcy case or adversary proceeding and determined that the following person(s) are on the Electronic Mail
Notice List to receive NEF transmission at the email address(es) indicated below.

- Anerio V Altman LakeForestBankruptcy@jubileebk.net, lakeforestpacer@gmail.com
- Thomas H Casey (TR) msilva@tomcaseylaw.com, thc@trustesolutions.net
- Richard G. Heston rheston@hestonlaw.com,
yflores@hestonlaw.com, docs@hestonlaw.com; HestonRR41032@notify.bestcase.com, handhecf@g
mail.com
- Bill J Parks attparks@aol.com
- United States Trustee (SA) ustpreion16.sa.ecf@usdoj.gov

II. SERVED BY U.S. MAIL OR OVERNIGHT MAIL(indicate method for each person or entity served): On
September 9, 2022, I served the following person(s) and/or entity(ies) at the last known address(es) in this
bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the
United States Mail, first class, postage prepaid, and/or with an overnight mail service addressed as follows. Listing
the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the
document is filed

SEE SUPPLEMENTAL PROOF OF SERVICE

III. SERVED BY PERSONAL DELIVERY, FACSIMILE TRANSMISSION OR EMAIL (indicate method for
each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on **September 9, 2022**, I served the
following person(s) and/or entity(ies) by personal delivery, or (for those who consented in writing to such service
method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that
personal delivery on the judge will be completed no later than 24 hours after the document is filed.

I declare under penalty of perjury under the laws of the United States of America that the foregoing
is true and correct.

September 9, 2022

Tari King

/s/ Tari King

Date

Type Name

Signature